

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Stephen Justin Davis**  
**fka S. Justin Davis**

**Debtor(s)**

**JPMorgan Chase Bank, N.A.**

**Movant,**

**VS**

**Stephen Justin Davis**  
**fka S. Justin Davis**

**William C. Miller**

## Respondents.

**ORDER GRANTING MOTION FOR RELIEF FROM STAY (DOCKET NUMBER**  
**) REGARDING 2014 ACURA MDX WITH VIN#**  
**5FRYD4H49EB007493**

This matter came before the Court on the Motion for Relief from Stay With 30 Day Waiver (the "Motion") filed by JPMorgan Chase Bank, N.A. ("Creditor") (Docket 74).

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Contract, to sell the Collateral in accordance with state law, to apply the net proceeds to the Contract, and to otherwise exercise its contractual and state law rights as to the Collateral.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Creditor is directed to file a report of sale promptly following liquidation of the 2014 Acura MDX with the Vehicle Identification Number 5FRYD4H49EB007493 (the "Collateral") if any excess proceeds are received. Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Collateral has not been liquidated, the deficiency claim is to be estimated.

Date: January 14, 2021



Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge